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In the Claims

1   1.   [Original]   A method for filtering electronic mail in a system
2   comprising an electronic mail service provider, the method comprising the steps
3   of:
4   specifying a requirement for a check, having a predetermined value, to be
5   attached to an electronic mail transmitted by a sender to a recipient; and
6   ·   if the electronic mail comprises the check, accepting the electronic mail in
7   response to the attached check.

1   2.   [Original]   The method of claim 1 and further comprising the step
2   of requiring the predetermined value to be a predetermined monetary value.

1   3.   [Original]   The method of claim 1 and further comprising the step
2   of requiring the predetermined value to be a predetermined credit value.

1   4.   [Original]   The method of claim 1 and further comprising the step
2   of returning the electronic mail to the sender if the check is not attached.

1   5.   [Original]   The method of claim 1 and further comprising the step
2   of the sender digitally signing the check.

1   6.   [Currently Amended]   The method of claim [[1]] 5 and further
2   including the step of the recipient digitally countersigning the check.

1   7.   [Currently Amended]   The method of claim [[1]] 6 and further
2   including the steps of:
3   the electronic mail service provider sending the electronic mail to a
4   clearinghouse for processing;
5   the clearinghouse verifying the sender's digital signature and the
6   recipient's digital signature; and

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7   the clearinghouse placing a value hold on an account from which the

8   check is drawn, the value hold being equal to the predetermined value.

1   8.   [Original]   A method for filtering a communication in a

2   communications system, the method comprising the steps of:

3   specifying a requirement for a predetermined value to be attached to the

4   communication transmitted by a sender to a recipient; and

5   if the communication comprises the predetermined value, the recipient

6   evaluating the communication in response to the attached predetermined value.

1   9.   [Original]   The method of claim 8 wherein the communications

2   system is a telephone system and the communication is a telephone call.

1   10.   [Original]   The method of claim 8 wherein the communications

2   system is a postal system and the communication is a written communication.

1   11.   [Original]   A method for filtering an electronic mail in a system

2   comprising an electronic mail service provider and a clearinghouse, the method

3   comprising the steps of:

4   the electronic mail service provider receiving the electronic mail addressed

5   to a recipient from a sender;

6   the electronic mail service provider verifying that the electronic mail

7   comprises a check having a value;

8   the electronic mail service provider requesting the clearinghouse to place

9   a hold on a sender account associated with the check;

10   the clearinghouse verifying that the check comprises a signature that

11   corresponds to the sender;

12   the clearinghouse verifying that the sender account has sufficient value

13   equal to or greater than the value of the check;

14   if the sender account has sufficient value, the clearinghouse instituting

15   the hold on the sender account substantially equal to the value of the check;

16   the electronic mail service provider receiving a status of the hold; and

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17   the electronic mail service provider processing the electronic mail in
18   response to the status of the hold.

1   12.   [Original]   The method of claim 11 wherein the predetermined
2   value is negotiated between the sender and the recipient.

1   13.   [Original]   The method of claim 11 wherein the predetermined
2   value is determined by the recipient and publicized for access by the public.

1   14.   [Original] The method of claim 11 and further including the steps
2   of:
3   if the status of the hold indicates that the hold was not instituted, the
4   electronic mail service provider returning the electronic mail to the sender; and
5   if the status of the hold indicates that the hold was instituted, the
6   electronic mail service provider sending the electronic mail to the recipient.

1   15.   [Original] The method of claim 14 and further including the steps
2   of:
3   the recipient countersigning the check; and
4   the recipient transmitting the countersigned check to the clearinghouse.

1   16.   [Original] The method of claim 15 and further including the step of
2   the clearinghouse transferring the value of the check from the sender account to
3   a recipient account.

1   17.   [Original]   A method for filtering an electronic mail .in a system
2   comprising an electronic mail service provider, a client electronic mail, and a
3   clearinghouse, the method comprising the steps of:
4   the electronic mail service provider receiving the electronic mail addressed
5   to a recipient from a sender;
6   verifying that the electronic mail comprises a check having a
7   predetermined value, a transaction identification, and an expiration date;

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8   verifying that the expiration date is adequate to process the check;

9   verifying that the recipient can countersign the check;

10   requesting the clearinghouse to place a hold on a sender account

11   associated with the check;

12   verifying that the check comprises a signature that corresponds to the

13   sender;

14   the clearinghouse verifying that the expiration date has not expired;

15   verifying that the transaction identification is unique;

16   verifying that the sender account has sufficient value equal to or greater

17   than the value of the check;

18   if the sender account has sufficient value, the clearinghouse instituting

19   the hold on the sender account substantially equal to the value of the check;

20   the electronic mail service provider receiving a status of the hold;

21   if the hold has not been instituted, the electronic mail service provider

22   sending the electronic mail to the sender;

23   if the hold has been instituted, the electronic mail service provider

24   forwarding the electronic mail to the client electronic mail;

25   the client electronic mail countersigning the check with a

26   countersignature;

27   the client electronic mail transmitting the check to the clearinghouse

28   along with a new hold status request;

29   verifying that the hold is active;

30   verifying the countersignature;

31   if the new hold status request indicates a value transfer, transferring

32   value from the sender account to a recipient account; and

33   if the new hold status request indicates a release of the hold, releasing

34   the hold on the sender account.

1   18.   [Original] The method of claim 17 and further including the step of

2   instituting the hold for a time-limited duration.

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1   19.   [Currently Amended] The method of claim 17 and further including

2   the steps of:

3   if the countersignature is not valid, transmitting the electronic mail to the

4   sender; and

5   if the hold is not active[[;]] , transmitting the electronic mail to the sender.

1   20.   [Original] A method for an electronic mail service provider to filter

2   electronic mail in a system comprising an electronic mail client and at least one

3   clearinghouse, the method comprising the steps of:

4   receiving an electronic mail addressed to an intended recipient;

5   verifying that the electronic mail comprises a check having a

6   predetermined value and an expiration date, the check being drawn on a

7   sender's account;

8   verifying that the predetermined value is sufficient for the intended

9   recipient;

10   verifying that the intended recipient can validly countersign the check;

11   identifying a clearinghouse of the at least one clearinghouse that can

12   handle the check; and

13   requesting the clearinghouse to initiate a hold on the sender's account for

14   an amount substantially equal to the predetermined value.

1   21.   [Original] The method of claim 20 and further including the steps

2   of:

3   receiving a status of the hold from the clearinghouse;

4   if the status of the hold indicates that the hold is inactive, sending the

5   electronic mail to the sender; and

6   if the status of the hold indicates that the hold is active, sending the

7   electronic mail to the electronic mail client.

1   22.   [Original] A method for a clearinghouse to process an electronic

2   mail check, the check comprising a predetermined value, a sender's signature,

3   an expiration date, an intended recipient, and a transaction identification, the

4   check being drawn on a sender's account, the method comprising the steps of:

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5   verifying validity of the sender's signature;

6   verifying that the expiration date has not expired;

7   verifying that the transaction identification is unique to that particular

8   check;

9   verifying that the sender's account has sufficient value to match the

10   check's predetermined value; and

11   instituting a hold on the sender's account for an amount substantially

12   equal to the predetermined value.

1   23.   [Original] The method of claim 22 wherein the step of instituting

2   the hold includes instituting the hold on the sender's account for an amount

3   equal to the predetermined value plus a transaction fee.

1   24.   [Original] The method of claim 22 and further including the steps

2   of:

3   receiving the check from an electronic mail client, associated with the

4   intended recipient, including a countersignature;

5   receiving a hold status request from the electronic mail client;

6   verifying that the hold is active;

7   verifying that the countersignature is valid;

8   if the hold status request indicates to release the hold, releasing the hold

9   on the sender's account; and

10   if the hold status request indicates to convert the hold to a transfer of

11   value, transferring value from the sender's account to an account designated by

12   the intended recipient.

1   25.   [Original] The method of claim 24 wherein the value transferred

2   from the sender's account is substantially equal to the predetermined value.

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1   26.   [Original] A method for an electronic mail client to filter received

2 electronic mail from a sender, the method comprising the steps of:

3   receiving an electronic mail from the sender through an electronic mail

4 service provider, the electronic mail comprising a check having a predetermined

5 value, a sender's signature, and a transaction identification;

6   detaching the check from the electronic mail;

7   countersigning the check with a countersignature; and

8   transmitting the check with the countersignature to a clearinghouse for

9 processing.

1   27.   [Original] A system for filtering electronic mail comprising:

2   a clearinghouse that processes a check that is coupled to an electronic

3 mail that was sent by a sender to an intended recipient, the clearinghouse

4 generating a check status in response to the processing; and

5   an electronic mail service provider, coupled to the clearinghouse, that

6 transmits the electronic mail to either the intended recipient or back to the

7 sender in response to the check status.

1   28.   [Original] The system of claim 27 and further including a bank

2 coupled to the clearinghouse, the clearinghouse having means for accessing a

3 sender account and an intended recipient account in order to transfer value from

4 the sender account to the intended recipient account.

1   29.   [Original] The system of claim 28 wherein the clearinghouse,

2 electronic mail service provider, and bank are coupled through the Internet.

1   30.   [Original] The system of claim 28 wherein the clearinghouse,

2 electronic mail service provider, and bank are coupled through a packet switched

3 network.

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1   31.   [Original]   A system for processing a check attached to an
2   electronic mail in order to generate interest in reading the electronic mail, the
3   electronic mail transmitted by a sender to an intended recipient, the check
4   having a predetermined value and being drawn on a sender's account and
5   comprising an expiration date and a transaction identification, the system
6   comprising:
7   means for verifying validity of the sender's signature;
8   means for verifying that the expiration date has not expired;
9   means for verifying that the transaction identification is unique to that
10   particular check;
11   means for verifying that the sender's account has sufficient value to
12   match the check's predetermined value; and
13   means for instituting a hold on the sender's account for an amount
14   substantially equal to the predetermined value.

1   32.   [New]   The method of claim 1 further comprising communicating
2   the electronic mail having the check attached thereto using the communications
3   system comprising an electronic mail communications system.

1   33.   [New]   The method of claim 1 wherein the accepting comprises
2   accepting using a processor.

1   34.   [New]   The method of claim 1 wherein the accepting comprises
2   accepting using a processor of an Internet Service Provider associated with the
3   recipient.

1   35.   [New]   The method of claim 1 wherein the check comprises an
2   electronic check configured to cause the transfer of currency corresponding to
3   the predetermined value from the sender to the recipient responsive to the
4   accepting.

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1   36.   [New]   The method of claim 1 further comprising attaching the
2 check to the electronic mail and wherein the accepting comprises accepting
3 using the recipient if the check has the predetermined value.

1   37.   [New]   The method of claim 1 further comprising transferring
2 currency corresponding to the predetermined value responsive to the accepting.

1   38.   [New] The method of claim 1 wherein the sender and the recipient
2 have an account of credits, and the predetermined value corresponds to an
3 amount of the credits of the account.

1   39.   [New]   The method of claim 8 further comprising communicating
2 the communication having the check attached thereto using a communications
3 system.

1   40.   [New] The system of claim 31 wherein the verified expiration date
2 comprises an expiration date of the check attached to the electronic mail and
3 the verified transaction identification comprises a transaction identification of the
4 check attached to the electronic mail.